

NEVADA DIGITAL IDENTITY VALIDATION FOR ON-PREMISE CASINO WAGERING

In order to provide touchless player account registration in Nevada while protecting a patron's personal information, the Nevada gaming regulations must be changed to allow for digital validation of a player's wagering account information for on-premise casino wagering in addition to the current options around in-person verification.

The current Nevada Gaming Commission Regulations already provide for the establishment of a wagering account and an interactive wagering account either remotely or in person.ⁱ However, to finalize the establishment of a casino patron wagering account, a patron must appear in person to verify his or her identity. This proposal would amend Regulation 5 to allow for digital identify verification of a player's wagering account information, similar to the current digital verification process for interactive wagering accounts established and utilized by licensees under Regulation 5A. A patron's identity can be captured digitally by a device – kiosk, cell phone, etc. and be verified as authentic. Additional steps can be taken surrounding Knowledge Based Authentication (KBA) when questions arise around validity of an identity. Patrons can also be further validated through using their PIN within a property's Casino Management System (CMS). Additional options for verification include Multi-Factor Authentication (MFA) and use of geolocation services.

- This proposal would amend Regulation 5 only. It would not impact the establishment or verification of interactive wagering accounts in Regulation 5A, which have separate patron identity confirmation standards.ⁱⁱ
- This proposal would not impact the additional in-person patron identity confirmation standards applicable to sports, nonpari-mutuel race, and other event wagering accounts set forth in Regulation 22.140(6).
- This proposal would allow an operator to register an individual as an authorized player and verify the information remotely, exactly as interactive wagering accounts have been verified since Regulation 5A was adopted.
- Acceptable methods that can be used to confirm a patron's identity will include presentation of a government issued picture identification credential, biometric, digital KBA, or other methods acceptable to the Nevada Gaming Control Board Chair.
- Patrons will have the ability to select responsible gambling options associated with their wagering account that include deposit limits establishing the amount of total deposits a patron can make to their wagering account within a specified period of time.

KBA Verification Summary - The establishment of a wagering account requires the verification of an individual's personal information.ⁱⁱⁱ The obtaining and recording of a player's name, physical address and other identifying information is straight-forward. The verification of this self-reported information is more complex. For example, once a player provides a physical address, that address is sent to a third-party verification service. If the address cannot be verified from a verification service, the player is prompted into a process called Knowledge Based Authentication ("KBA"). The individual must then answer a series of questions such as "what is the street where you lived when you were 16 years old?" If the player passes this set of KBA questions, he or she is considered authenticated. If the individual does not pass the KBA questions, he or she enters a manual process that may involve sending in utility bills or other proof of address information. This KBA verification process is commonly used for the opening of all manner of sensitive accounts, including in financial services.

ⁱ NGC Regulations 5.225(5) and 5A.110(4).

ⁱⁱ NGC Regulation 5A.110

ⁱⁱⁱ NGC Regulation 5.225(5)(a)(3).